

How does the NFIP define “flooding”?

The NFIP defines flooding as a general and temporary condition during which the surface of normally dry land is, partially or completely, inundated. Two properties in the area or two or more acres must be affected. Flooding can be caused by:

- The overflow of inland or tidal waters.
- The unusual and rapid accumulation or runoff of surface waters from any source, such as heavy rainfall.
- Mudslides, i.e. mudflows, caused by flooding, that could be described as a river of liquid and flowing mud.
- The collapse, or destabilization, of land along the shore of a lake or other body of water, resulting from erosion or the effect of waves, or water currents exceeding normal, cyclical levels.

Does the NFIP cover damage caused by wind-driven rain?

No. Rain entering through wind-damaged windows, doors or a hole in a wall or the roof, resulting in standing water or puddles, is considered windstorm, rather than flood damage.

What is a Flood Insurance Rate Map (FIRM) and how do I use it?

A FIRM is a map created by the NFIP for floodplain management and insurance purposes. Digital versions of these maps are called DFIRMs.

A FIRM will generally show a community’s base flood elevations, flood zones, and floodplain boundaries. As a property owner/renter, you can use this map to get a reliable indication of what flood zone you are in. However, maps are constantly being updated due to changes in geography, construction and mitigations activities, and meteorological events. Therefore, for a truly accurate determination, contact your insurance agent or company, or your community floodplain manager.

Courtesy of the Town of Elsmere.

Visit our website at elsmere.delaware.gov

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FEMA



These preparedness tips were taken from the U. S. Department of Homeland Security website: www.fema.gov.



Frequently Asked Questions Regarding NFIP

NFIP is the National Flood Insurance Program. The NFIP helps to protect homeowners and their properties should a flood event occur.

The NFIP, in partnership with FEMA, issues maps which determines the possibility of flooding in your area.

What types of property does a NFIP policy insure?

A NFIP policy insures against direct physical loss, by or from flood, to items such as:

- Your dwelling
- Additions and extensions attached to your dwelling
- A detached garage
- A manufactured home, or travel trailer when properly anchored.
- Personal property, if you purchase this coverage.

What else does a NFIP Policy insure?

- Debris removal
- Loss avoidance measures, like sandbags, supplies and labor
- Cost of moving your property to protect it from flood
- Increased cost to comply with state or local floodplain management laws
- Condominium loss assessments

Can you buy flood insurance if you live in a high-risk flood area?

You can buy a policy from the National Flood Insurance Program, as long as your community participates in the NFIP. Nearly all of the nation's communities with serious flooding risks have joined the NFIP.

Can I buy flood insurance just before or during a flood?

You can purchase flood insurance anytime. There is a 30-day waiting period after you've applied and paid the premium before your policy is effective.

Exceptions to this rule:

- If you purchase flood insurance in connection with making, increasing, extending or renewing a loan, there is no waiting period.
- If you purchase flood insurance during the 13 month waiting period following the effective date of a revised community flood map, there is a one-day waiting period.

Also, the NFIP policy does not cover any loss in progress. This is any flood damage that began before the effective date of the policy.

Does the homeowners insurance policy cover flood damage?

Most homeowners policies do not provide coverage for flood. It is rare to find one that does. Check your policy's declarations page to see if coverage for flood is listed. If you're not sure, call your insurance representative.

If I don't live in an area with a high flood risk, why do I need flood insurance?

The National Flood Insurance Program states that between 20 to 25 percent of its claims are from outside high-risk flood areas.

Won't federal disaster assistance pay for flood damage on my home?

Before a community is eligible for disaster assistance, it must be declared a federal disaster area. These declarations are issued in fewer than 50% of flood occurrences. If it is declared a disaster area, most assistance is provided as a loan that must be repaid with interest. The interest is often higher than the average \$400 a year premium for a NFIP policy. In low to moderate risk areas, a NFIP policy can be purchased starting at just over \$100 a year. Plus, you may be required to purchase a flood insurance policy as a condition of receiving federal disaster assistance.